



ELTO 2020 Business Plan

Find out how industry investment is helping to improve ELTO for insurers and claimants.

Our mission

We work to create a world where everyone affected by a work-related illness or injury has instant access to the information they need to make a claim.

A look back at 2019

2019 saw a strong focus on customer experience, leading to a significant investment in technology and infrastructure.

Search success rates continue to rise

One of the signs of ELTO's success in recent years has been a gradual increase in the number of claimants successfully finding a policy through the ELD; a trend that continued during 2019.

Improved responses to extended search enquiries

A new Proactive Tracing Portal is already benefiting claimants and ELTO members.

Our investigators can now review and respond to enquiries in real-time, reducing the time it takes for claimants to receive a response.

We have also introduced processes to ensure enquiries contain the information our members need

to trace a policy. Enquiries that do not contain enough relevant information are returned to the enquirer before being processed.

A simplified user journey

Changes were made to the user journey. Removing unnecessary fields has helped speed up the search process, leading to a notable improvement in user feedback.

Improving the Employers Liability Database (ELD)

The HMRC project has progressed and we have started developing the ELD to ensure it can hold ERN data when the data-sharing project is complete.

Progress against our strategic objectives

93.2% of searches

helped claimants find the information needed to make a claim



More than 89,000

extended search enquiries led to claimants successfully tracing an EL policy.



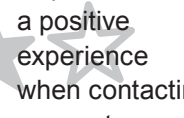
67.3% of claimants

Said the ELD's search function was quick and easy to use (an increase of 12%)



76.8% of claimants

Reported a positive experience when contacting our customer support team



A look ahead for 2020

Your investment in 2020 will continue to ensure those affected by a work-related illness or injury can easily trace their employer’s insurer, as well as helping employers’ liability insurers meet their regulatory obligations.

Improving search performance for claimants, while reducing costs for insurers

In brief: The ability to search by Employer Reference Number (ERN) will reduce the time for a claimant to trace their employer’s insurer. We are also introducing a more cost-effective way for insurers to source ERN numbers.

We believe increasing the number of policies that can be searched using a unique ID will significantly reduce the time required for a claimant to trace their employer’s insurer.

Improving the ability to search using ERNs is, therefore, key to improving the speed and accuracy of the Employers’ Liability Database’s search function.

To meet their regulatory obligations, EL insurers are currently required to source ERN numbers from their policyholders.

In 2020, we will begin sourcing ERN numbers directly from HMRC. At a projected cost of approximately £150,000, we believe the change delivers an excellent return on investment.

We have been working with HMRC to gain access to ERN data and will be finalising the project during 2020.

Ensuring MIB charges reflect the cost of delivering our services

In brief: 22% increase in MIB charges ensuring they reflect the cost of delivering our services

The ELTO membership levy was introduced on the principle that only insurers that benefit from the EL insurance market should meet the cost of delivering a high-quality tracing service.

As a not-for-profit organisation, the charges we pay the MIB (Motor Insurers’ Bureau) have remained low. In 2019, a review showed they did not accurately reflect the cost of delivering our services.

To protect its members from indirectly contributing to the cost of ELTO, the charges we pay the MIB will increase by 22%.

The increase will be reflected in the ELTO membership levy from January 2020.

ELTO membership levy to rise in 2020

In brief: 6% increase from January 2020

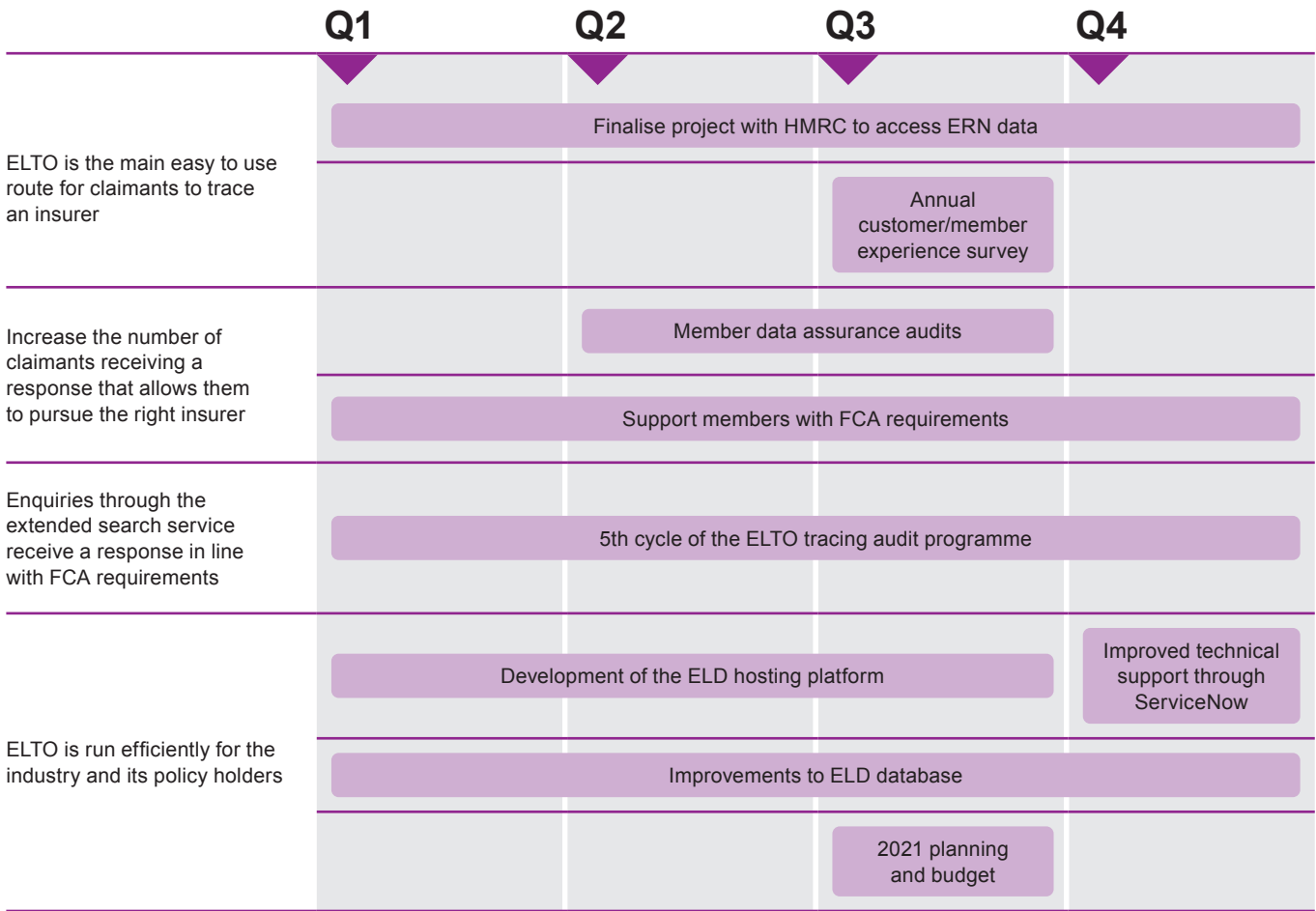
To meet the cost of these important changes, we have made the difficult to decision to increase the ELTO membership levy by 6%:

ELTO Membership Levy	
January 2019	£2,645,000
December 2019	£2,796,000
January 2020	£2,958,000

The levy for 2020 will be £2,958,000.

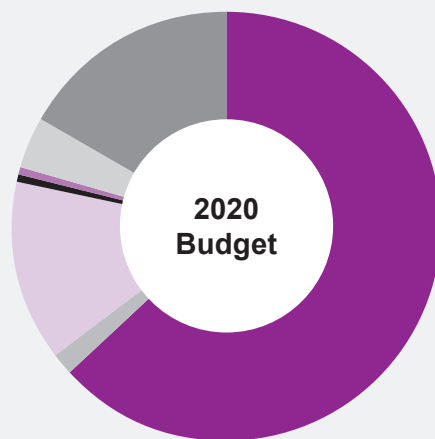
The last levy increase in 2019 was due to an additional levy call for the project with HMRC.

2020 work plan



2020 financials

How we will spend the membership levy in 2020



Running costs	£1,881,000
Legal & professional	£46,000
ELD development	£407,000
PR & communications	£6,000
Insurance	£7,000
Information security	£116,000
Irrecoverable VAT	£495,000
Total	£2,958,000

Learn more about the important work we do at: www.elto.org.uk

Registered in England - No 6964651

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